



MS&AD Digital Day

- MS&AD Group's Digital Strategy -

March 16, 2021

MS&AD Insurance Group

Today's Program

9:35-11:50 Presentation

- **Introduction**
 - Overall CSV × DX -
- **MS1 Brain and RisTech**
 - Promotion of Digitalization by Using AI and Data -
- **Supercity / Smart City Initiatives**
- **DX from Silicon Valley**

10:50-11:30 Q&A



<https://www.ms-ad-hd.com/en/group/interview/innovation.html>

CSV

×

DX

~In Japan, Asia and across the world~

Seven Key Issues For Resilient and Sustainable Society



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Digital Technology



Big Data



RPA



Mobile



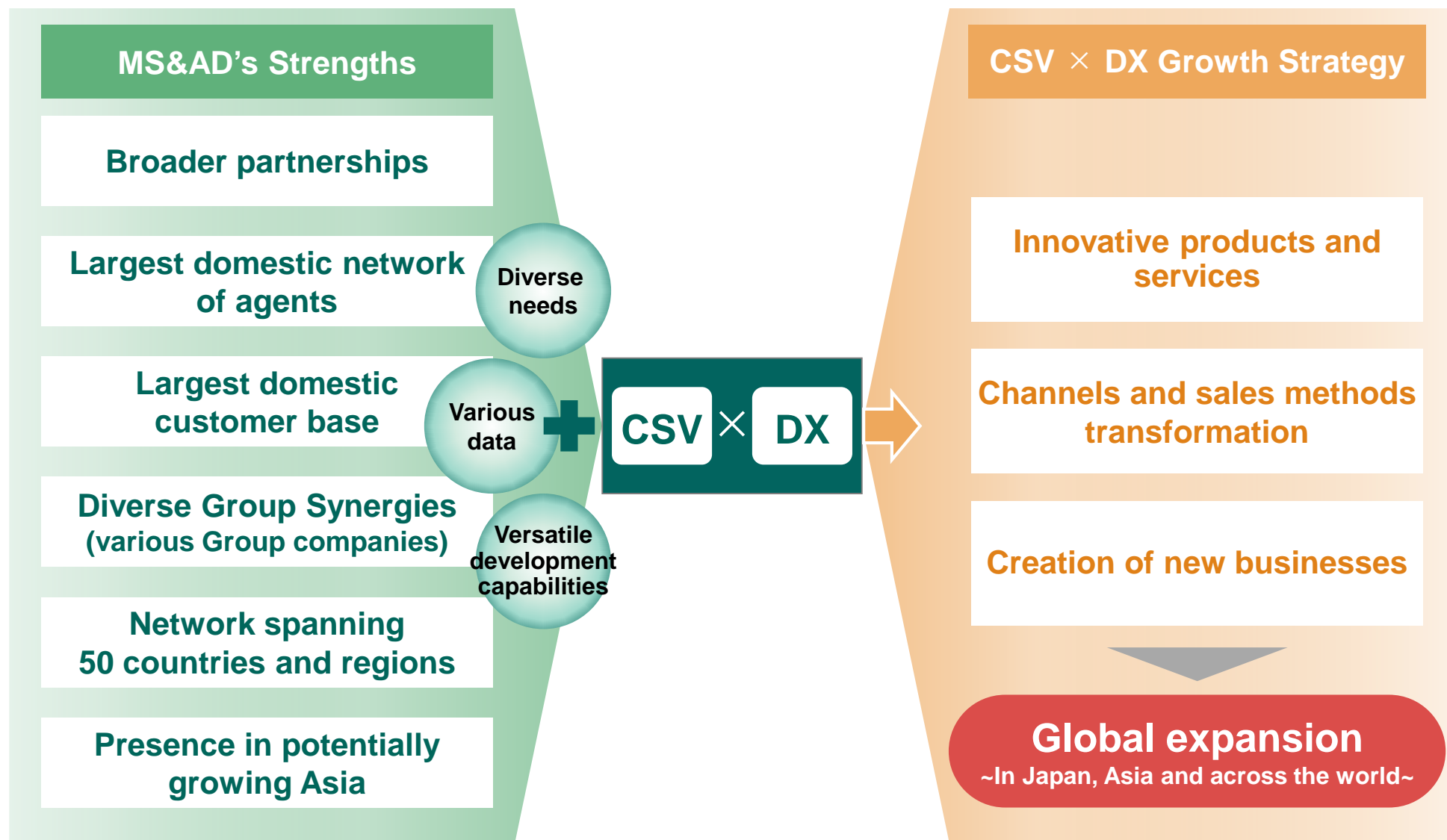
AI



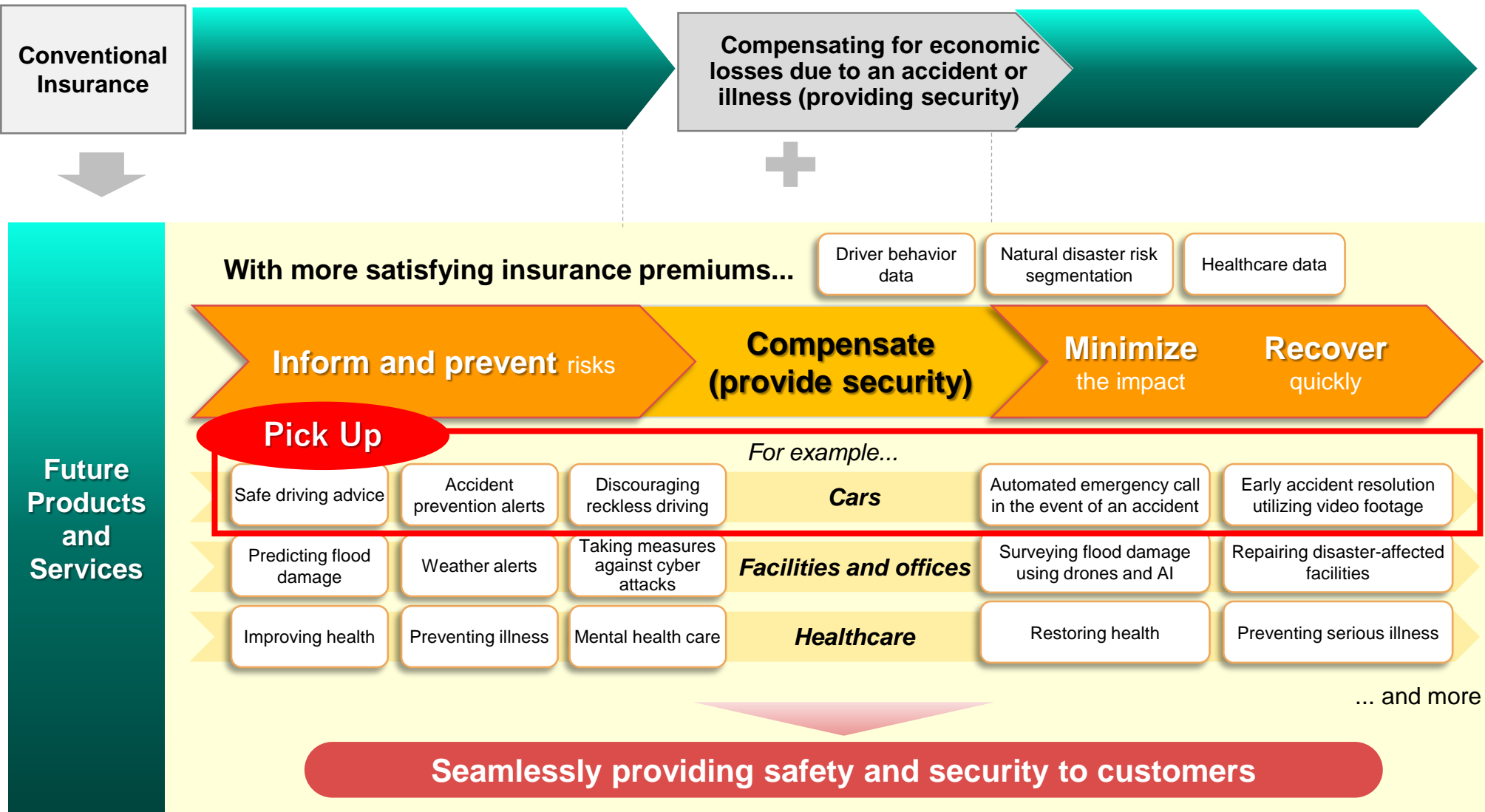
Block chain

Reform Business Style

CSV× DX Growth Strategy



Innovative Products and Services



Transformation of Sales Channels and Methods

Sales Channels

Various data



Digital technology



Seamless products/services

For each and every customer:

To fulfill individual **needs**

At the **best timing**

Offer **optimum product/service**

Screening prospective customers from multiple potential customers

Optimum proposal menu

Next best action

Provide an optimum proposal to each customer

Strengthen agents' management foundation

Sales Methods

► Propose **business models** to new market holders of mobility, smart city, healthcare and the like

► Collaboration with **digital platformers**

..., etc.

Develop new markets and sales channels

Pick Up

MS1 Brain



The **first** agent sales support system **in the non-life insurance industry** equipped with AI

Built-in Connect

System Integration with an E-commerce Site

Product Search

Purchase Procedures

The insurance proposal process is embedded in the checkout procedures

Recom-mendations

Explanation

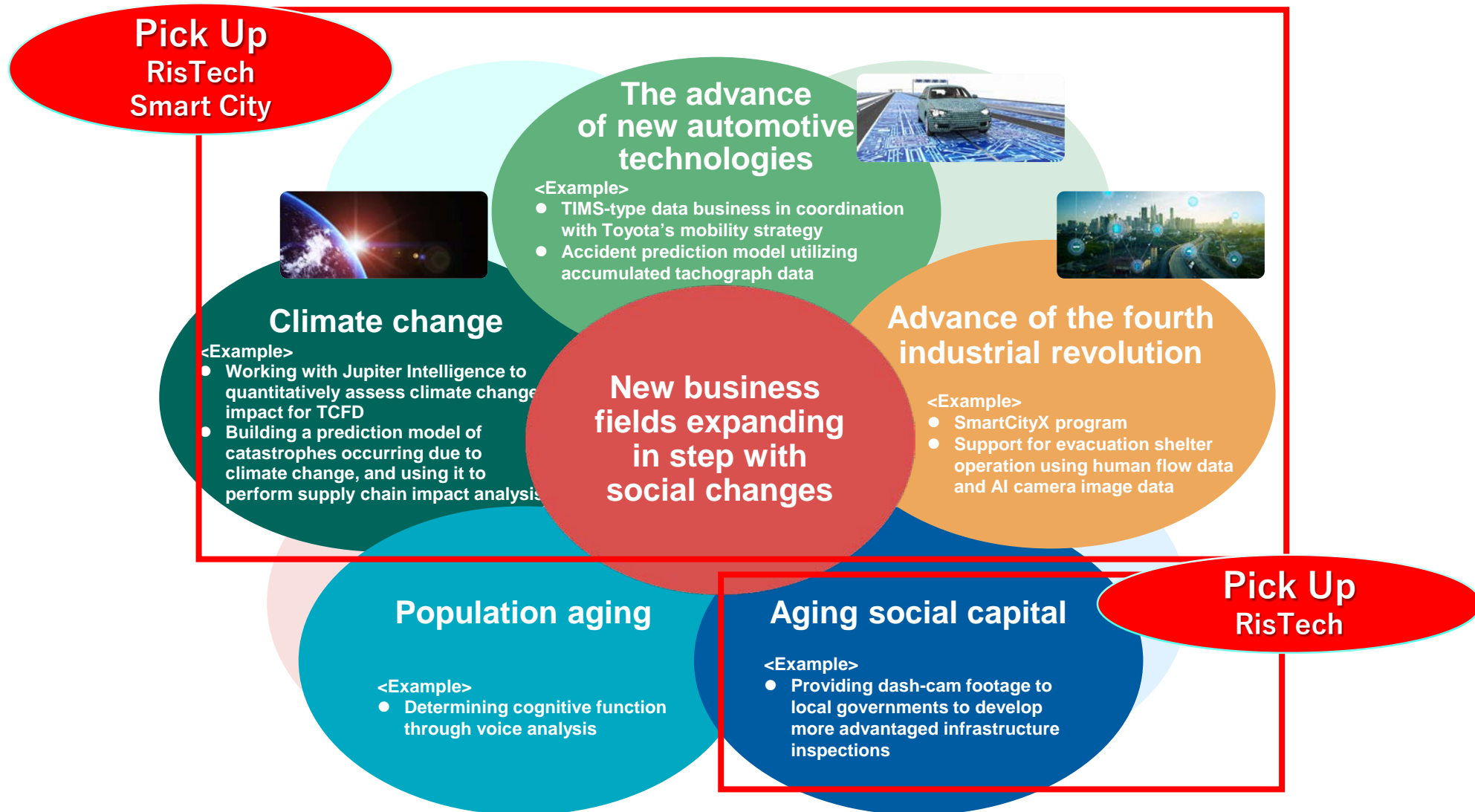
Entry

Confirmation

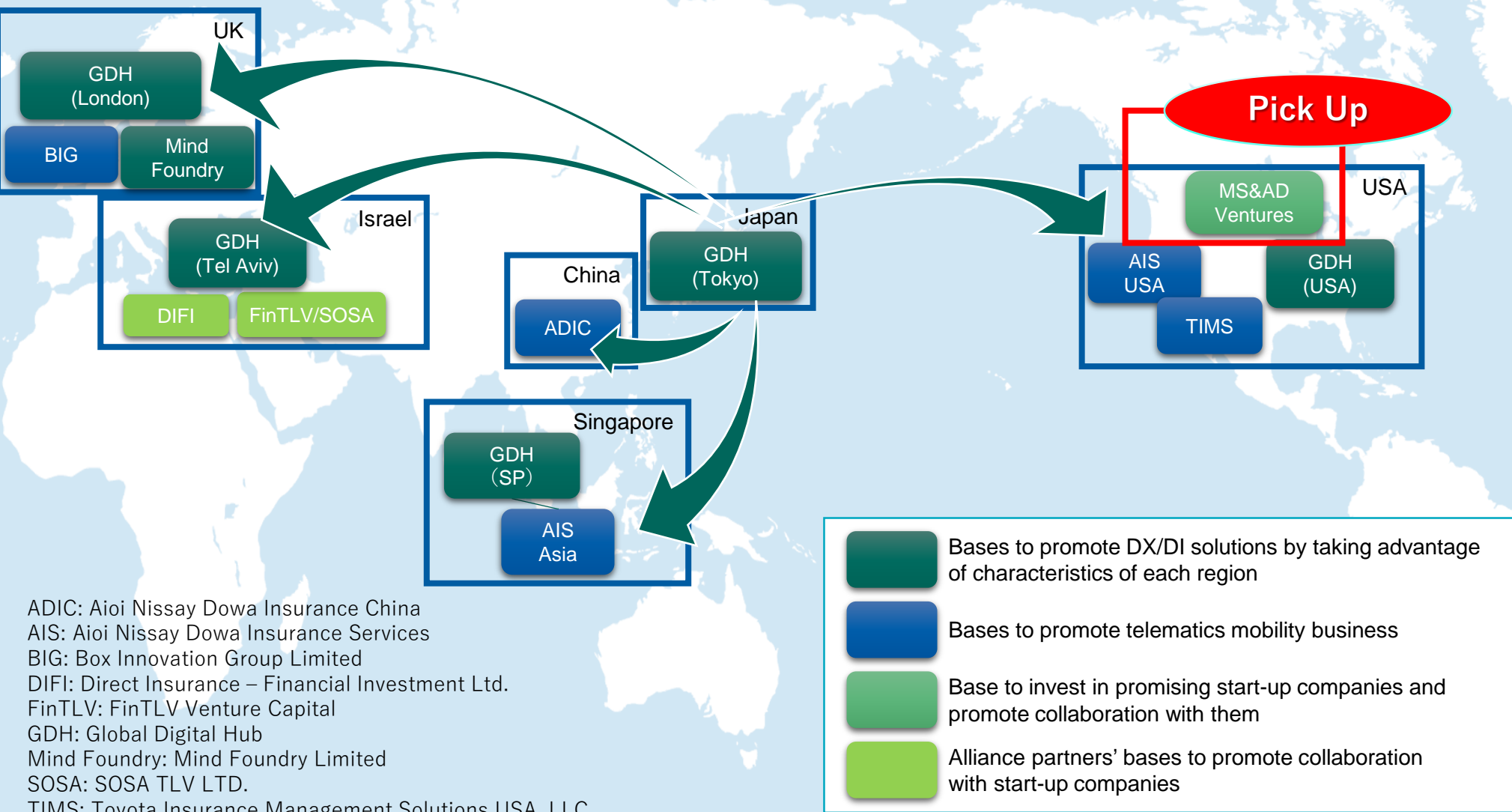
Payment

Creation of New Businesses

We will expand into new fields of business that achieve CSV × DX in step with social changes.



Global Expansion



Initiatives Supporting Growth

18 advanced digital technologies
building the future
×
Promising growth markets in 2025
(6 areas)



□ Digital Innovation Challenge Program

Encouraging Ideas

- (1) New business models, products and services
- (2) Operational reforms

Desired Outcome

- (1) Development and discovery of digital-savvy human assets
- (2) Collaborative creation with start-up companies
- (3) Promotion of open innovation

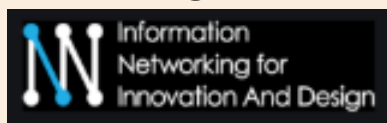
Approx. 1,200 ideas (FY2019)
Approx. 2,000 ideas (FY2020)
were submitted Group-wide



14 are under consideration
for implementation

□ Training programs

MS&AD Digital Academy



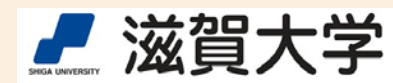
Cooperation with Information Networking for Innovation and Design (INIAD), Toyo University

MS&AD Digital College from Kyoto



Cooperation with Kyoto University of Advanced Science (KUAS)

Data Science Training



Cooperation with Shiga University

□ Building a Groupwide database for sharing knowledge and know-how

Examples of use

- Collaboration with startups
- Solutions for issues of clients

• Gathering information about startups related with MS&AD Group

• Storing and sharing ideas from MS&AD Group employees

Examples of use

- Developing human assets with digital skills and knowledge
- Sharing ideas within the Group and developing new business



powered by AWS and Scalar

- Cooperation with Amazon Web Services Japan (AWS) and Scalar
- Developing a database for Groupwide sharing of business ideas and information about startups

Today's Presenters

Tomoyuki Motoyama
General Manager,
Digital Strategy Dept. ,
Mitsui Sumitomo Insurance Co., Ltd.



In 2019, became as General Manager of Digital Strategy Department. Promoting digitization on a global scale through the use of multiple sites such as MS1 Brain, RisTech, and Global Digital Hubs.

Yasuhiro Koizumi
Head of Project Promotion Group,
Corporate Planning Dept.,
Aioi Nissay Dowa Insurance Co., Ltd.



In charge of business development at Aioi Nissay Dowa Insurance's Corporate Planning Department. Promoting research, planning, and development of new business models to maximize the provision of value to customers, not limited to the insurance business.

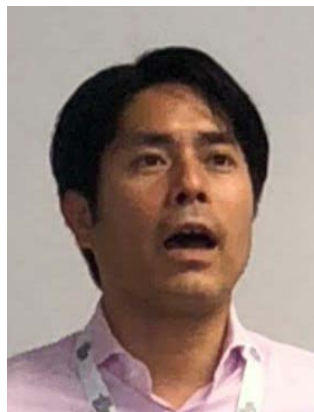
Jon Soberg
Managing Partner,
MS&AD Ventures, Inc.



Involved in investing in more than 100 companies at Venture Capital and conducted IPO of over 5 companies. Works at MS&AD Ventures since October 2018. Received the "GCV* Powerlist Award" in September 2020.

*Global Corporate Venturing, a global media company, selects and awards the top 2,000 CVC investors each year from around 100 companies around the world.

Takashi Sato
Managing Partner,
MS&AD Ventures, Inc.



Established MS&AD Ventures Inc. in May 2018. Promoting MS&AD Group's startup investment as a managing partner. In September 2020, he was awarded "GCV Powerlist Award".